

I. AMENDMENT

A. In the Specification

Please amend the specification as described below. Enclosed is a Substitute Specification-Amended Version Page 3, a Substitute Specification-Clean Version Page 3, a Substitute Specification-Amended Version Page 59, a Substitute Specification-Clean Version Page 59, a Substitute Specification-Amended Version Page 60, and a Substitute Specification-Clean Version Page 60. It is believed that no new matter has been added.

Page 3, Paragraph 1, line 10, after "demanded by a," delete ~~mortgagor~~ and there insert mortgagee.

Page 3, Paragraph 1, line 10, after "accepted by the," delete ~~mortgagee~~ and there insert mortgagor.

Page 59, Paragraph 6, line 21, after "between," delete ~~Mortgagor~~ and there insert Mortgagee.

Page 59, Paragraph 6, line 22, after "External (136)," delete ~~Mortgagors~~ and there insert Mortgagees.

Page 59, Paragraph 6, line 23, after "Internal," delete ~~Mortgagors~~ and there insert Mortgagees.

Page 59, Paragraph 6, line 25, after "External," delete ~~Mortgagors~~ and there insert Mortgagees.

Page 60, Paragraph 1, line 3, after "access to the," delete ~~Mortgagor~~ and there insert Mortgagee.

Page 60, Paragraph 1, line 3, after "Once determined," delete ~~Mortgagor~~ and there insert Mortgagee.